

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Shalina Redding
 Debtor

Case No. 16-17698-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Feb 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2017.

db +Shalina Redding, 6038 Shisler Street, Philadelphia, PA 19149-3240
 13817311 +Children's Place CBNA, P.O. Box 6497, Sioux Falls SD 57117-6497
 13817312 +Comcast (Southwest Credit Systems), 4120 International Pkwy #1100, Carrollton TX 75007-1958
 13817313 +Federal Loan Servicing Credit, P.O. Box 60610, Harrisburg PA 17106-0610
 13817315 +Full Service Network, 600 Grant Street FL 30, Pittsburgh PA 15219-2709
 13817316 +NovaCare Rehabilitation, (Bureau of Account Management), 3607 Rosemont Ave., Suite 502, Camp Hill PA 17011-6943
 13817318 +PECO, 2300 Market Street, Philadelphia PA 19103-3008
 13817319 +St. Christopher's Hospital, (Central Financial Control), 1500 S. Douglas Road, Anaheim CA 92806-6911
 13817320 +T-Mobile USA, (Convergent Outsourcing), 800 SW 39th Street, Renton WA 98057-4975
 13817321 +TruMark Financial Credit Union, 1000 Northbrook Drive, Trevose PA 19053-8430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Feb 11 2017 06:57:52 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 11 2017 06:56:37

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 11 2017 06:57:27 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13817314 +EDI: AMINFOFP.COM Feb 11 2017 03:43:00 First Premier Bank, 601 S. Minnesota Ave., Sioux Falls SD 57104-4868

13817317 +E-mail/Text: blegal@phfa.org Feb 11 2017 06:57:07 PA Housing Finance Agency, 211 N. Front Street, Harrisburg PA 17101-1406

13857255 +E-mail/Text: bankruptcygroup@peco-energy.com Feb 11 2017 06:56:05 PECO Energy Company, Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380

13817322 +E-mail/Text: bankruptcynotice@westlakefinancial.com Feb 11 2017 06:57:06 Westlake Financial Services, 4751 Wilshire Blvd., Los Angeles CA 90010-3827

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
 GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net; hsmith@gsbblaw.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Shalina Redding</u>	Social Security number or ITIN	xxx-xx-4666
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-17698-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shalina Redding

2/9/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.